

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Amended) A method for managing a payment between ~~an~~ a entity A seller and ~~an~~ a entity B buyer using a network, comprising the steps of:

inputting the name and identification data of said entity B buyer into ~~an~~ a entity B's buyer's terminal connected to said network;

verifying said entity B buyer based on the input name and identification data using an entity A's seller's terminal connected to said network;

Q' sending preregistered bank account information of said entity B buyer, after said entity A's seller's terminal has verified said entity B buyer, directly to a bank server of said entity B buyer via said network using said entity B's buyer's terminal;

sending preregistered bank account information of said entity A seller and a payment amount, after said entity A's seller's terminal has verified said entity B buyer, directly to said bank server of said entity B buyer via said network using said entity A's seller's terminal; and

transferring the payment amount to said entity A's seller's bank account, which is indicated by said preregistered bank account information of said entity A seller, directly from said entity B's buyer's bank account, which is indicated by said preregistered bank account information of said entity B buyer, using said bank server of said entity B buyer.

2. (Amended) A method for managing a payment according to claim 1, wherein said bank account information of said entity B buyer is sent and received after being encoded.

3. (Amended) A method for managing a payment according to claim 1, wherein said entity A's seller's terminal is installed with a payment managing table to store payment status information and renews the payment status information when the payment amount is transferred to said entity A's seller's bank account from said entity B's buyer's bank account.

4. (Amended) A method for managing a payment according to claim 3, wherein the payment managing table is capable of storing data of a plurality of said ~~entities B~~ buyer.

5. (Amended) A method for managing a payment according to claim 1, further comprising the step of:

sending said ~~entity B's~~ buyer's terminal a reminder to request a payment for an overdue item by using said ~~entity A's~~ seller's terminal.

6. (Amended) A method for managing a payment according to claim 1, further comprising the step of:

Q' sending said ~~entity B's~~ buyer's terminal a confirmation to renew a payment contract if there is less than a predetermined period remaining until the expiry date of the contract by using said ~~entity A's~~ seller's terminal.

7. (Amended) A method for managing a payment according to claim 1, wherein said ~~entity A~~ seller is a lessor and said ~~entity B~~ buyer is a lessee.

8. (Original) A method for managing a payment according to claim 7, wherein the payment amount is a rent.

9. (Amended) A payment managing system between an ~~entity A~~ seller and an ~~entity B~~ buyer using a network, comprising:

a terminal device of said ~~entity B~~ buyer into which the name and identification data of said ~~entity B~~ buyer is input;

a terminal device of said ~~entity A~~ seller which verifies said ~~entity B~~ buyer based on the input name and identification data of said ~~entity B~~ buyer, said terminal device of said ~~entity A~~ seller being connected to said terminal device of said ~~entity B~~ buyer via said network;

a bank server of said ~~entity B~~ buyer which receives preregistered bank account information of said ~~entity B~~ buyer directly from said terminal device of said ~~entity B~~ buyer after said terminal device of said ~~entity A~~ seller has verified said ~~entity B~~ buyer, said bank

sever of said ~~entity B~~ buyer being connected to said terminal device of said ~~entity B~~ buyer via said network; and

a bank server of said ~~entity A~~ seller which receives preregistered bank account information of said ~~entity A~~ seller and a payment amount directly from said terminal device of said ~~entity A~~ seller after said terminal device of said ~~entity A~~ seller has verified said ~~entity B~~ buyer, said bank server of said ~~entity A~~ seller being connected to said terminal device of said ~~entity A~~ seller via said network, wherein

Q' said bank server of said ~~entity B~~ buyer directly transfers the payment amount to a bank account of said ~~entity A~~ seller, which is indicated by said preregistered bank account information of said ~~entity A~~ seller, from a bank account of said ~~entity B~~ buyer, which is indicated by said preregistered bank account information of said ~~entity B~~ buyer.

10. (Amended) A payment managing system according to claim 9, wherein said terminal device of said ~~entity B~~ buyer encodes said preregistered bank account information of said ~~entity B~~ buyer.

11. (Amended) A payment managing system according to claim 9, wherein said terminal device of said ~~entity A~~ seller is installed with a payment managing table which stores payment status information, said terminal device of said ~~entity A~~ seller renewing the payment status information when the payment amount is transferred to said bank account of said ~~entity A~~ seller from said bank account of said ~~entity B~~ buyer.

12. (Amended) A payment managing system according to claim 11, wherein the payment managing table is capable of storing data of a plurality of said ~~entities B~~ buyer.

13. (Amended) A payment managing system according to claim 9, wherein said terminal device of said ~~entity A~~ seller sends said terminal device of said ~~entity B~~ buyer a reminder to request a payment for an overdue item.

14. (Amended) A payment managing system according to claim 9, wherein

a' said terminal device of said ~~entity A~~ seller sends said terminal device of said ~~entity B~~ buyer a confirmation to renew a payment contract if there is less than a predetermined period remaining until the expiry date of the contract.

15. (Amended) A payment managing system according to claim 9, wherein said ~~entity A~~ seller is a lessor and said ~~entity B~~ buyer is a lessee.

16. (Original) A payment managing system according to claim 15, wherein the payment amount is a rent.